

Information to identify the case:

Debtor 1	Edward J. Milligan	Social Security number or ITIN	xxx-xx-2252
	First Name Middle Name Last Name	EIN	--
Debtor 2	Roberta R. Milligan	Social Security number or ITIN	xxx-xx-7194
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-36300-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward J. Milligan

Roberta R. Milligan
aka Roberta Cherrywell, aka Roberta Laskowski

1/3/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Edward J. Milligan
 Roberta R. Milligan
 Debtors

Case No. 13-36300-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Jan 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2018.

db #+Edward J. Milligan, 60 Richter Rd, Tabernacle, NJ 08088-8706
 jdb #+Roberta R. Milligan, 107 S Antioch Rd, Luray, VA 22835-5608
 aty +Howard Z. Kanowitz, Tamburro Law Offices, 4 Gettysburg Drive, Voorhees, NJ 08043-1650
 aty +William M.E. Powers, III, Powers Kirn, LLC, PO Box 848, Moorestown, NJ 08057-0848
 r +Isaiah Manzella, 620 Stokes Rd., Medford, NJ 08055-2914
 r +James A. Tamburro, 1060 Kings Highway North, Cherry Hill, NJ 08034-1910
 r +MRB/Exit Real Estate, 1060 N. Kings Hwy., Cherry Hill, NJ 08034-1910
 r +Michael Bruccoliere, 1060 N. Kings Hwy., Cherry Hill, NJ 08034-1910
 514516496 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514394302 Bank Of America, Nc 4 105 03 # 14, Greensboro, NC 27420
 514394305 Cap One Na, 1 S Orange St, Wilmington, DE 19801-5006
 514431545 +Fifth Third Bank, 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652
 514394309 Fin Recovery, PO Box 1388, Mount Laurel, NJ 08054-7388
 514394312 Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
 514394313 +Mr. And Mrs. Glockner, 7 Nancy Lane, Turnersville, NJ 08012-2741
 514394314 +NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissan Motor Acceptanc, ATTN: BANKRUPTCY, 8900 Freeport Pkwy,
 Irving, TX 75063-2438)
 514400028 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
 514394315 Rymr And Flaign, ATTN: LEGAL DEPT, 7248 Morgan Rd, Liverpool, NY 13090-4535
 514394316 +Summer Moore, A Minor Gabrielle Moore, Attn: Weiss & Paarz, 2111 New Road,
 Northfield, NJ 08225-1547
 514619582 +Tomas Roy Werner Goleckner, 7 Nancy Lane, Turnersville, NJ 08012-2741
 514561614 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 03 2018 23:18:50 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jan 03 2018 23:18:48 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514394301 E-mail/Text: aacbankruptcynotice@affiliated.org Jan 03 2018 23:19:08 Affiliated,
 ATTN: CUSTOMER SERVICE, PO Box 790001, Sunrise Beach, MO 65079-9001
 514394306 EDI: CITICORP.COM Jan 03 2018 23:28:00 Citi, ATTN: CENTRALIZED BANKRUPTCY, PO Box 20363,
 Kansas City, MO 64195-0363
 514394304 EDI: CAPITALONE.COM Jan 03 2018 23:28:00 Cap One, ATTN: BANKRUPTCY DEPT., PO Box 30285,
 Salt Lake City, UT 84130-0285
 514394307 EDI: DISCOVER.COM Jan 03 2018 23:28:00 Discover Fin Svcs Llc, PO Box 15316,
 Wilmington, DE 19850-5316
 514394308 E-mail/Text: collectionbankruptcycies.bancorp@53.com Jan 03 2018 23:19:19 Fifth Third Bank,
 FIFTH THIRD BANK BANKRUPTCY DEPARTMENT, 1830 E Paris Ave SE, Grand Rapids, MI 49546-6253
 514394310 EDI: RMSC.COM Jan 03 2018 23:28:00 Gecrb/banarepdc, ATTENTION: BANKRUPTCY,
 PO Box 103104, Roswell, GA 30076-9104
 514394311 EDI: RMSC.COM Jan 03 2018 23:28:00 Gecrb/lowes, ATTENTION: BANKRUPTCY DEPARTMENT,
 PO Box 103104, Roswell, GA 30076-9104
 514692181 EDI: PRA.COM Jan 03 2018 23:28:00 Portfolio Recovery Associates, LLC, c/o Banana Republic,
 POB 41067, Norfolk VA 23541
 514692180 EDI: PRA.COM Jan 03 2018 23:28:00 Portfolio Recovery Associates, LLC, c/o Capital One,
 POB 41067, Norfolk VA 23541
 514673029 EDI: PRA.COM Jan 03 2018 23:28:00 Portfolio Recovery Associates, LLC, c/o Lowes,
 POB 41067, Norfolk VA 23541
 514394317 EDI: WFFC.COM Jan 03 2018 23:28:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
 Frederick, MD 21701-4747
 514479749 EDI: WFFC.COM Jan 03 2018 23:28:00 Wells Fargo Bank NA, PO Box 10438,
 Des Moines IA 50306-0438
 514567322 +EDI: WFFC.COM Jan 03 2018 23:28:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept.,
 MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
 514394318 EDI: WFFC.COM Jan 03 2018 23:28:00 Wffnb Dual L, 800 Walnut St,
 Des Moines, IA 50309-3605

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514488742* Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
 514568300* +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,
 Mountainside, NJ 07092-2315

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 37

Date Rcvd: Jan 03, 2018

514394303 ##+Brian Laskowski, 300 N E 2nd St Apt 301, Oklahoma City, OK 73104-4066

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on January 3, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Howard Z. Kanowitz on behalf of Debtor Edward J. Milligan hzklaw@gmail.com,
G19822@notify.cincompass.com
Howard Z. Kanowitz on behalf of Joint Debtor Roberta R. Milligan hzklaw@gmail.com,
G19822@notify.cincompass.com
Lee Martin Perlman on behalf of Debtor Edward J. Milligan ecf@newjerseybankruptcy.com,
lmpcourt@gmail.com
William M.E. Powers on behalf of Creditor Wells Fargo Bank, NA ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
TOTAL: 10